Case 07-18445 Doc 1 Filed 10/08/07 Entered 10/08/07 13:42:20 Desc Main Official Form 1 (04/07) Document Page 1 of 32

Northern Di	ankruptcy Court strict of Illinois n Division		Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle):  Connick, Janice Tannenbaum		Name of Joint I	Debtor (Spouse) (La	st, First, Middle):	:	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. state all):  1270	Last four digits state all):	of Soc. Sec./Comp	lete EIN or other	Tax I.D. No. (if more than one,		
Street Address of Debtor (No. & Street, City, and State):  241 Rosehall Dr.  Lake Zurich, IL		Street Address	of Joint Debtor (No	. & Street, City, a	and State):	
	CODE <b>60047</b>				ZIP CODE	
County of Residence or of the Principal Place of Business: Lake		County of Resid	dence or of the Prince	cipal Place of Bus	siness:	
Mailing Address of Debtor (if different from street address):		Mailing Addres	s of Joint Debtor (if	f different from str	reet address):	
ZIP C	CODE				ZIP CODE	
Location of Principal Assets of Business Debtor (if different f	rom street address above):					
T	Nature of Busi	magg	- CI		ZIP CODE	
<b>Type of Debtor</b> (Form of Organization)	(Check <b>one</b> box)	ness			ptcy Code Under Which Filed (Check one box)	
(Check <b>one</b> box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	☐ Health Care Business ☐ Single Asset Real Estate ☐ U.S.C. § 101(51B)	e as defined in 11	Chapter 9		Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities,	☐ Railroad ☐ Stockbroker ☐ Commodity Broker		Chapter 11 Chapter 12 Chapter 13	2	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
check this box and state type of entity below.)	☐ Clearing Bank ☐ Other		-		re of Debts	
	Tax-Exempt En (Check box, if appl		debts, defin	orimarily consument in 11 U.S.C.	<i>'</i>	
	Debtor is a tax-exempt of under Title 26 of the Ur Code (the Internal Reve	nited States	§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
Filing Fee (Check one box)		Chapter 11 Debtors Check one box:				
✓ Full Filing Fee attached		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).				
☐ Filing Fee to be paid in installments (applicable to indiv	iduals only). Must attach	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b) S	g that the debtor is	Check if:				
•			r's aggregate noncor rs or affiliates) are l		d debts (excluding debts owed to 000.	
Filing Fee waiver requested (applicable to chapter 7 indattach signed application for the court's consideration. S		Check all	applicable boxes			
		A plan is being filed with this petition				
		Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information				THIS	S SPACE IS FOR COURT USE ONLY	
☐ Debtor estimates that funds will be available for distrib☐ ☐ Debtor estimates that, after any exempt property is excl						
expenses paid, there will be no funds available for distr Estimated Number of Creditors	•					
1- 50- 100- 200- 1,000-	5,001- 10,001- 25,00		Over			
49     99     199     999     5,000       ✓     □     □     □     □	10,000 25,000 50,00	00 100,000	100,000			
Estimated Assets	on to [	More than \$100	million			
Estimated Liabilities  \$0 to \$50,000 \$100,000 \$1 mg \$100	,000 to \$1 million \$100 mil		More than \$100	million		

Case 07-18445 Doc 1 Filed 10/08/07 Entered 10/08/07 13:42:20 Desc Main Official Form 1 (04/07) FORM B1, Page 2 Page 2 of 32 **Document** Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Janice Tannenbaum Connick All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: **NONE** Where Filed: Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE Relationship: District: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual whose debts are primarily consumer debts) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. s/DanielKRobin 10/8/2007 Signature of Attorney for Debtor(s) Date 2354705 Daniel K. Robin Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\mathbf{\Delta}$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  $\Box$ Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately  $\mathbf{\Lambda}$ preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

filing of the petition.

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Case 07-18445 Doc 1 Filed 10/08/07 Official Form 1 (04/07) Document	7 Entered 10/08/07 13:42:20 Desc Main Page 3 of 32 FORM B1, Page 3		
Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Janice Tannenbaum Connick		
<u>Sign</u>	atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.		
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	(Check only <b>one</b> box.)		
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.		
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X s/ Janice Tannenbaum Connick	X Not Applicable		
Signature of Debtor Janice Tannenbaum Connick	(Signature of Foreign Representative)		
X Not Applicable Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Signature of Joint Debtor	(Finited Name of Poleigh Representative)		
Telephone Number (If not represented by attorney)			
10/8/2007	Date		
Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer		
X s/DanielKRobin	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as		
Signature of Attorney for Debtor(s)	defined in 11 U.S.C. § 110; (2) 1 prepared this document for compensation and have		
Daniel K. Robin, 2354705	provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or		
Printed Name of Attorney for Debtor(s) / Bar No.	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum		
Daniel K. Robin Ltd.	fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor		
Firm Name	or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.		
121 S. Wilke Rd. #201 Arlington Heights IL 60005	is attached.		
Address	Not Applicable		
	Printed Name and title, if any, of Bankruptcy Petition Preparer		
<u>847-670-9100</u> <u>847-398-8377</u>	Social Security number(If the bankruptcy petition preparer is not an individual,		
Telephone Number  10/8/2007 danatlaw@aol.com	state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)		
10/8/2007 danatlaw@aol.com  Date			
	Address		
Signature of Debtor (Corporation/Partnership)	Address		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X Not Applicable		
	· · · · · · · · · · · · · · · · · · ·		
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date		
v. Not Applicable	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or		
X Not Applicable Signature of Authorized Individual	partner whose social security number is provided above.		
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		
	marrada.		
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
Date	A bankruptcy petition preparer 's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		

B 201 (04/09/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$0 trustee surcharge: Total fee \$284)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Daniel K. Robin	s/DanielKRobin	10/8/2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Daniel K. Robin Ltd. 121 S. Wilke Rd. #201		
Arlington Heights IL 60005		
847-670-9100		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and read this	s notice.	
Janice Tannenbaum Connick	Xs/ Janice Tannenbaum Connick	10/8/2007
Printed Name of Debtor	Janice Tannenbaum Connick	
	Signature of Debtor	Date
Case No. (if known)		

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Official Form 6 - Statistical Summary (10/06)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Janice Tannenbaum Connick		Case No.		
		Debtor	, Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

## State the following:

Average Income (from Schedule I, Line 16)	\$ 2,240.33
Average Expenses (from Schedule J, Line 18)	\$ 1,967.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,184.00

# State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$63,976.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$63,976.00

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Official Form 6 - Summary (10/06)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Janice Tannenbaum Connick	Case No.	
	Debtor	Chapter 7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 420.000.00		
B - Personal Property	YES	3	\$ 86,451.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 395.744.05	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 63.976.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,240.33
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,023.00
тот	AL	13	\$ 506,451.00	\$ 459,720.05	

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## **UNITED STATES BANKRUPTCY COURT**

# **Northern District of Illinois Eastern Division**

In re:	Janice Tannenbaum Connick	Case No.	
	Debtor	_	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps

Warning: You must be able to check truthfully one of the five statements regarding credit to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable cial

it.] [iviust be	accompanied by a motion for determination by the court.]
mental defic responsibilit	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or iency so as to be incapable of realizing and making rational decisions with respect to financies.);
unable, aften through the	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being reasonable effort, to participate in a credit counseling briefing in person, by telephone, or Internet.);
	Active military duty in a military combat zone.

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.						
I certify under penalty of perjury that the information provided above is true and correct.						
Signature of Debtor: s/ Janice Tannenbaum Connick Janice Tannenbaum Connick						
Date: 10/8/2007						

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FORM B6A (10/05)

n re:	Janice Tannenbaum Connick		Case No.	
	De	otor ,		(If known)

# **SCHEDULE A - REAL PROPERTY**

	Total	>	\$ 420,000.00	
292 Hanbury Drive, Lake Zurich IL 60047	Fee Owner	J	\$ 420,000.00	\$ 396,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

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FormB6B (10/05)

n re	Janice Tannenbaum Connick	Case	e No.
	Debtor		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		nominal cash		50.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking accts Chase Bank		200.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		misc furniture furnishings and electronics		500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		clothing		200.00
7. Furs and jewelry.		wedding ring		1,000.00
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		work life ins. term policy		1.00
Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		403b TIAA-CREF		65,000.00
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.		IMRF		3,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

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Form B6B-Cont. (10/05)

n re	Janice Tannenbaum Connick		Case No.	
	Debtor	,		(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		child support from Kirk Connick		9,000.00
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Failure of Kirk to pay daycare, health insurance and activities		4,000.00
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Toyota Camre		3,500.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
29. Machinery, fixtures, equipment and supplies used in business.	Х			
30. Inventory.	Х			
31. Animals.	Х			

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Form B6B-Cont. (10/05)

n re	Janice Tannenbaum Connick		Case No.	
		Debtor	,	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	2 continuation sheets attached Total	al >	\$ 86,451.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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Official Form 6C (04/07)

In re	Janice Tannenbaum Connick	Case No.	
	Debtor		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1999 Toyota Camre	735 ILCS 5/12-1001(c)	2,400.00	3,500.00
	735 ILCS 5/12-1001(b)	1,100.00	
292 Hanbury Drive, Lake Zurich IL 60047	735 ILCS 5/12-901	15,000.00	420,000.00
403b TIAA-CREF	735 ILCS 5/12-704	65,000.00	65,000.00
checking accts Chase Bank	735 ILCS 5/12-1001(b)	200.00	200.00
child support from Kirk Connick	735 ILCS 5/12-1001(g)(4)	9,000.00	9,000.00
clothing	735 ILCS 5/12-1001(a),(e)	200.00	200.00
Failure of Kirk to pay daycare, health insurance and activities	735 ILCS 5/12-1001(g)(4)	4,000.00	4,000.00
IMRF	735 ILCS 5/12-704	3,000.00	3,000.00
misc furniture furnishings and electronics	735 ILCS 5/12-1001(b)	500.00	500.00
wedding ring	735 ILCS 5/12-1001(b)	1,000.00	1,000.00

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Official Form 6D (10/06)

In re Janice Tannenbaum Connick		Case No.	
	Debtor		(If known)

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 00449219547628 X J  Chase P.O. Box 9001008 Louisville, KY 40290-1008		Second Lien on Residence 292 Hanbury Drive, Lake Zurich IL 60047 VALUE \$420,000.00				58,672.00	0.00	
ACCOUNT NO. 1766282601  Chase Home Finance P.O. Box 24696  Columbus, OH 43224-0696	х	J	First Lien on Residence 292 Hanbury Drive, Lake Zurich IL 60047 VALUE \$420,000.00				337,072.05	0.00

continuation sheets attached

0

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 395,744.05	\$ 0.00
\$ 395,744.05	\$ 0.00

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Official Form 6E (04/07)

adjustment.

In re	Janice Tannenbaum Connick	Case No.	
	Debtor	7	(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of ness, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
hou	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or sehold use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

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Official Form 6E (04/07) - Cont.

In re	Janice Tannenbaum Connick		Case No.	
	danice raintenbaam connex	Debtor	-	(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data. )

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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Official Form	6F	(10/06)
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In re	Janice Tannenbaum Connick	Case No.
	Dobtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR	ENT	ED		AMOUNT OF
	HUS	CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	CLAIM
Х	J					31,985.00
	1	mostly husband purchases				
						3,206.00
		loan				
Х	J				Х	23,034.00
		husband's charges				
						4,534.00
Citi Cards P.O. Box 688915 Des Moines IA 50368-8915		consumer				
	J					1,217.00
Concord Village 5999 S. New Wilke Rd #108 Rolling Meadows IL 60008		homeowners association				
		X J	mostly husband purchases  loan  X J husband's charges  consumer	mostly husband purchases  loan  X J husband's charges  consumer	mostly husband purchases  loan  X J husband's charges  consumer	mostly husband purchases  loan  X J husband's charges  consumer

<sup>0</sup> Continuation sheets attached

Subtotal > \$ 63,976.00 Total > \$ 63,976.00

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10/05)					

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(	10/0	05)	)

n re:	Janice Tannenbaum Connick		Case No.	
		Debtor	,	(If known)

# **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Form B6H (10/05)

In re:	Janice Tannenbaum Connick		Case No	0.
		Debtor		(If known)

# **SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kirk Connick 292 Hanbury Drive	American Express P.O. Box 297879
Lake Zurich IL 60047	Ft. Lauderdale, FL 33329-7879
Kirk Connick	Chase
292 Hanbury Drive	P.O. Box 9001008
Lake Zurich II 60047	Louisville, KY 40290-1008
Kirk Connick	Chase Home Finance
292 Hanbury	P.O. Box 24696
Lake Zurich IL 60047	Columbus, OH 43224-0696
Kirk Connick	Citi Cards
292 Hanbury Dr.	P.O. Box 688915
Lake Zurich IL 60047	Des Moines IA 50368-8915

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In re	anice Tannenbaum Connick		Case No.	
		Debtor		(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

B. I. J. M. W. I.	· · · · · · · · · · · · · · · · · · ·			
Debtor's Marital Status: divorced	DEBTOR AND SE	POUSE		
divorced		AGE(S):		
	RELATIONSHIP(S): son			7
	daughter			7
Employment:	DEBTOR		SPOUSE	
Occupation pa	ayroll			
Name of Employer W	heeling School Dist.			
	years			
Address of Employer				
INCOME: (Estimate of average case filed)	e or projected monthly income at time	DE	BTOR	SPOUSE
1. Monthly gross wages, salary		Φ.	2 207 22	Φ.
(Prorate if not paid month	ly.)	\$		\$ \$
Estimate monthly overtime		\$		<u> </u>
3. SUBTOTAL	0110	\$	3,397.33	\$
4. LESS PAYROLL DEDUCTI		Φ.	530.83	Φ.
a. Payroll taxes and social     b. Insurance	al security	\$ \$		\$ \$
c. Union dues		\$		\$
d. Other (Specify)	day care flex	<b></b> \$	325.01	\$
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	1,157.01	\$
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	2,240.33	\$
7. Regular income from operati	on of business or profession or farm			
(Attach detailed statemen	t)	\$	0.00	\$
8. Income from real property		\$	0.00	\$
9. Interest and dividends		\$	0.00	\$
10. Alimony, maintenance or su debtor's use or that of dep	upport payments payable to the debtor for the pendents listed above.	\$	0.00	\$
11. Social security or other gov				
(Specify)		\$	0.00	\$
12. Pension or retirement incor	ne	\$	0.00	\$
13. Other monthly income				
(Specify)		\$	0.00	\$
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	2,240.33	\$
	ONTHLY INCOME: (Combine column totals e debtor repeat total reported on line 15)		\$ 2,240	.33
	(Report also on Summary of Schedules and, if applicable, on			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

hoping to get child support

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#### Official Form 6J (10/06)

In re	Janice Tannenbaum Connick		Case No.	
		Debtor	,	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 275.00 a. Are real estate taxes included? Yes Yes b. Is property insurance included? \$ 2. Utilities: a. Electricity and heating fuel 110.00 \$ b. Water and sewer 0.00 c. Telephone \$ 40.00 d. Other alarm system \$ 35.00 \$ cable 56.00 cell \$ 40.00 \$ internet 30.00 3. Home maintenance (repairs and upkeep) \$ 10.00 4. Food \$ 500.00 Clothing \$ 40.00 6. Laundry and dry cleaning \$ 50.00 \$ 7. Medical and dental expenses 30.00 8. Transportation (not including car payments) \$ 225.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 22.00 \$ 10. Charitable contributions 0.00 11. Insurance (not deducted from wages or included in home mortgage payments) 12.00 a. Homeowner's or renter's \$ b. Life \$ 0.00 \$ c. Health 0.00 58.00 d. Auto \$ 0.00 e. Other \$ 12. Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto \$ 0.00 b. Other 0.00 \$ 14. Alimony, maintenance, and support paid to others \$ 0.00 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 \$ 300.00 17. Other additional day care \$ 150.00 afterschool programs \$ school expenses 40.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$ 2,023.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 2,240.33
b. Average monthly expenses from Line 18 above	\$ 2,023.00
c. Monthly net income (a. minus b.)	\$ 217.33

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Official Form 6 - Declaration (10/06)

In re	Janice Tannenbaum Connick	Case No.	
	Debtor	·	(If known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury t	nat I have read the foregoing sun	nmary and schedules, consist	ing of <u>15</u> sheets (total shown on
summary page plus 2), and that they a	e true and correct to the best of i	my knowledge, information, a	nd belief.

Date:	10/8/2007	Signature:	s/ Janice Tannenbaum Connick	
		-	Janice Tannenbaum Connick	
			Debtor	

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

[If joint case, both spouses must sign]

(NOT APPLICABLE)

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Official Form 7 (04/07)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Div	ision	
In re:	Janice Tannenbaum Connick		Case No.	
		, Debtor		(If known)

# STATEMENT OF FINANCIAL AFFAIRS

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
18,400.00	Ela Public Lib	2005
10,500.00	Wheeling	2005
33,469.00	Wheeling School	2006
23,000.00	Wheeling school	2007

# 2. Income other than from employment or operation of business

None

 $\square$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

 $\square$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT AMOUNT
NAME AND ADDRESS OF CREDITOR PAYMENTS PAID STILL OWING

None

 $\mathbf{\Lambda}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR
PAYMENTS/ VALUE OF
TRANSFERS TRANSFERS

None

 $\mathbf{\Delta}$ 

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

**AMOUNT** 

STILL

**OWING** 

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR
AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

Forclosure law suit forclosure Lake County IL pending

Association suit eviction Lake County IL pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\mathbf{V}$ 

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

DATE OF

AND VALUE OF

SEIZURE

PROPERTY

## Document Page 26 of 32

# 5. Repossessions, foreclosures and returns

None

 $\mathbf{\Lambda}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY** 

## 6. Assignments and receiverships

None

 $\mathbf{\Lambda}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

3

DATE OF NAME AND ADDRESS ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\square$ 

NAME AND ADDRESS DESCRIPTION OF COURT DATE OF AND VALUE OF CASE TITLE & NUMBER **ORDER PROPERTY** 

## 7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None

 $\mathbf{\Lambda}$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT** 

#### 8. Losses

None **√**i

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR
OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR

Daniel K. Robin Ltd. 121 S. Wilke Rd. #201 Arlington Heights IL 60005 OF PROPERTY **\$1500.00** 

#### 10. Other transfers

None

 $\checkmark$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

TRANSFERRED

AND VALUE RECEIVED

None

Ø

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY

DESCRIBE PROPERTY

#### 11. Closed financial accounts

None

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITORY CONTENTS IF ANY

Chase Bank debtor and father passport birth certificate

wedding ring

#### 13. Setoffs

None

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List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

## 14. Property held for another person

None

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List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

292 Hanbury Lane debtor 2005-6 Lake Zurich IL 60047

# 16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

6

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

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SITE NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

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SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

 $\mathbf{\Lambda}$ 

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

## 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME
COMPLETE EIN OR ADDRESS
OTHER TAXPAYER
I.D. NO.

LAST FOUR DIGITS
OF SOC. SEC. NO./
ADDRESS
NATURE OF BUSINESS
BEGINNING AND ENDING
DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

\* \* \* \* \* \*

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	10/8/2007	Signature	s/ Janice Tannenbaum Connick		
		of Debtor	Janice Tannenbaum Connick		

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Signature of Debtor

Date

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re: Janice Tannenbaum Connick					Case No.		
		Debtor			Chapter	7	
	CHAPTER 7	INDIVIDUAL DE	BTOR'S	STATEME	NT OF I	NTENT	ΓΙΟΝ
	I have filed a schedule of assets	and liabilities which includes de	ebts secured by pro	operty of the estate			
	I have filed a schedule of execut	ory contracts and unexpired leas	ses which includes	personal property	subject to an ι	unexpired lea	ase.
	I intend to do the following with r	espect to the property of the esta	ate which secures	those debts or is s	ubject to a lea	se:	
	scription of Secured operty	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 7		Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	292 Hanbury Drive, Lake Zurich IL 60047	Chase	Х				
2.	292 Hanbury Drive, Lake Zurich IL 60047	Chase Home Finance	X				
Description of Leased Property		Lessor's Name	Lease will be assumed pursu to 11 U.S.C. § 362(h)(1)(A)	ant			
	None						
	anice Tannenbaum Conı 1	0/8/2007					

B 203 (12/94)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

	Eas	stern Division				
In r	re: Janice Tannenbaum Connick	Case No.				
	Debtor	Chapter	7			
		MPENSATION OF ATTORNE OR DEBTOR	Υ			
; 	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I cand that compensation paid to me within one year before the filing paid to me, for services rendered or to be rendered on behalf of the connection with the bankruptcy case is as follows:	g of the petition in bankruptcy, or agreed to be	or(s)			
	For legal services, I have agreed to accept		\$ 1,500.00			
	Prior to the filing of this statement I have received		\$ 1,500.00			
	Balance Due		\$ 0.00			
2.	The source of compensation paid to me was:					
	✓ Debtor □ Other (s	pecify)				
3.	The source of compensation to be paid to me is:					
	☐ Debtor ☐ Other (s	pecify)				
4.	☐ I have not agreed to share the above-disclosed compensa of my law firm.	tion with any other person unless they are members a	nd associates			
	☑ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
<ol><li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li></ol>						
	<ul> <li>a) Analysis of the debtor's financial situation, and rendering a a petition in bankruptcy;</li> </ul>	dvice to the debtor in determining whether to file				
	b) Preparation and filing of any petition, schedules, statement	t of affairs, and plan which may be required;				
	c) Representation of the debtor at the meeting of creditors an	d confirmation hearing, and any adjourned hearings the	nereof;			
	d) [Other provisions as needed]  None					
6.	By agreement with the debtor(s) the above disclosed fee does no	ot include the following services:				
	per written contract					
	C	ERTIFICATION				
re	I certify that the foregoing is a complete statement of any agreen representation of the debtor(s) in this bankruptcy proceeding.	nent or arrangement for payment to me for				
D	Dated: 10/8/2007					
		/DanielKRobin				
	D	Daniel K. Robin, Bar No. 2354705				
	Г	Daniel K. Robin Ltd.				

Attorney for Debtor(s)